

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : **09/820,803** Confirmation No.: 5542  
Filed : March 30, 2001  
Applicant : Ganesan et al.  
Title : Multiple Mode Registration and Payment Processing  
  
TC/AU : 3694  
Examiner : Ella Colbert  
  
Docket No. : 23952-0147  
Customer No. : 29052

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the non-final Office Action dated June 19, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

**Amendments to the Specification** are reflected in the Substitute Specification filed contemporaneously herewith.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Amendments to the Drawings** begin on page 16 of this paper and include an attached replacement sheet for Figures. 1-15.

**Remarks/Arguments** begin on page 17 of this paper.

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method, comprising:  
receiving information, via a network, identifying a network user;  
determining a credit risk associated with making payments on behalf of the network user;  
setting a payer status associated with the network user to one of a first payer status and a second payer status based at least in part on the determined credit risk;  
determining ~~which~~ that the payer status is set to of the first payer status and the ~~second~~ first payer status is associated with the network user; and  
~~if the first payer status is determined to be associated with the identified network user~~ subsequent to determining that the payer status is set to the first payer status,  
transmitting a payment screen, wherein the payment screen allows payment of a particular set of payees, and wherein the particular set of payees is associated with the first payee status enabling the identified network user to pay any of a first plurality of payees; and  
~~if the second payer status is determined to be associated with the identified network user, transmitting a payment screen enabling the identified network user to pay any of a second plurality of payees.~~
2. (Original) The method of claim 1, wherein the information identifying the network user is received from a sponsor of the network user.
3. (Currently Amended) The method of claim 1, wherein ~~at least one~~ of the first plurality of payees ~~and second plurality of payees~~ is defined by at least one of 1) the payment service provider; ~~and~~ or 2) a sponsor of the network user.

4. (Currently Amended) The method of claim 1, further comprising:  
executing a payment on behalf of the network user, wherein executing the payment includes a debit to a financial account associated with the network user maintained with a financial institution; and  
storing payment information;  
wherein the stored payment information includes at least one of 1) a date of execution of the payment, 2) information indicating if the debit associated with the payment resulted in that debit not being honored by the financial institution, or ~~and~~ 3) information indicating the payment was executed on behalf of the network user.
5. (Currently Amended) The method of claim 1 ~~4~~, further comprising:  
storing payment information;  
changing the payer status to the other of the first payer status and the second payer status based on the stored payment information, wherein the stored payment information includes payment information associated with a plurality of payments previously made on behalf of the network user.
6. (Canceled)
7. (Canceled)
8. (Previously Presented) The method of claim 1, further comprising:  
changing the payer status to the other of the first payer status and the second payer status based on a later determined credit risk in making the payment on behalf of the network user.
9. (Canceled)

10. (Currently Amended) The method of claim 1, wherein setting the payer status associated with the network user to one of the first payer status and the second payer status based at least in part on the determined credit risk includes setting the payer status associated with the network user to one of the first payer status and the second payer status during a real-time communication session ~~wherein determining which of the first payer status and the second payer status is associated with the network user; includes associating the first payer status and the second payer status to the network user during a real-time communication session.~~

11. (Currently Amended) The method of claim 1, further comprising:  
associating a third payer status ~~to~~ with the network user.

12. (Currently Amended) The method of claim 1, wherein the ~~first plurality particular set~~ of payees is determined by an first entity other than the network user; ~~and wherein the second plurality of payees is determined by a second entity other than the network user, the second entity being different than the first entity.~~

13. (Currently Amended) The method of claim 12, wherein the ~~first~~ entity is a sponsor of the network user.

14. (Currently Amended) The method of claim 12, wherein the ~~first~~ entity is a payment service provider.

15. (Currently Amended) The method of claim 1, wherein setting the payer status associated with the network user to one of the first payer status and the second payer status is based at least in part upon the identity of a sponsor of the network user ~~determining which of a first payer status and a second payer status is associated with the network user is based at least in part upon the identity of a sponsor of the network user.~~

16. (Currently Amended) The method of claim 1, further comprising:

executing a payment on behalf of the network user, wherein executing the payment includes a debit to a financial account associated with the network user on whose behalf that payment is executed, wherein the financial account is maintained with a financial institution; and

storing payment information, wherein the payment information includes information identifying a payee associated with the payment.

17. (Withdrawn) A method for making a payment on behalf of a network user, comprising:

receiving, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

selecting one of a first mode and a second mode of operation based on the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

18. (Withdrawn) A method for enrollment in an electronic payment service, comprising:

receiving a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enrolling the network user based on the received information;

assigning a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled network user, determining a credit risk associated with making payments on behalf of the enrolled network user based on the received information; and

if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

19. (Withdrawn) The method of claim 18, wherein:
  - the network user is enrolled during a real-time communications session;
  - the first user status is assigned during the real-time communications session; and
  - the credit risk is determined subsequent to the real-time communications session.
20. (Withdrawn) The method of claim 19, further comprising:
  - receiving a request to execute a payment on behalf of the network user during the real-time communications session; and
  - accepting for execution the received request during the real-time communications session.
21. (Withdrawn) The method of claim 18, wherein:
  - enrolling the network user includes verifying the received information; and
  - the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a financial account associated with the network user.
22. (Withdrawn) The method of claim 18, further comprising:
  - executing a plurality of payments on behalf of the enrolled network user;
  - storing information associated with each of the executed plurality of payments;
  - determining a payment history status based upon the stored information;
  - if the determined payment history status is a first payment history status, assigning the enrolled network user the first user status; and

if the determined payment history status is a second payment history status, assigning the enrolled network user the second user status.

23. (Withdrawn) The method of claim 22, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user, the account maintained with a financial institution; and

the stored information associated with each of executed plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted in that debit not being honor by the financial institution, 2) information indicating a number of payments executed on behalf of the enrolled network user, and 3) a date of execution of each respective payment.

24. (Currently Amended) A system, comprising:

a communications port configured to receive and transmit information via a network;

a memory configured to store information associated with providing electronic payment services; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, information identifying a network user, 2) determine a credit risk associated with making payments on behalf of the network user, 3) set a payer status associated with the network user to one of a first payer status and a second payer status based at least in part on the determined credit risk, 4) determine ~~which~~ that the payer status is set to of the first payer status and the first second payer status is associated with the network user, and 5) ~~if the first payer status is determined to be associated with the identified network user,~~ subsequent to the determination that the payer status is set to the first payer status, transmit a payment screen, wherein the payment screen allows payment of a particular set of payees, and wherein the particular set of payees is associated with the first payee status enabling the identified network user to pay any of a first plurality of payees, and 6) if the

~~second payer status is determined to be associated with the identified network user, transmit a payment screen enabling the identified network user to pay any of a second plurality of payees.~~

25. (Original) The system of claim 24, wherein the information identifying the network user is received from a sponsor of the network user.

26. (Currently Amended) The system of claim 24, wherein ~~at least one of the first plurality particular set of payees and second plurality of payees~~ is defined by at least one of 1) the payment service provider, ~~and~~ or 2) a sponsor of the network user.

27. (Currently Amended) The system of claim 24, wherein:

the processor is further configured to direct execution of a payments on behalf of the network user, wherein execution of the payment includes a debit to a financial account associated with that network user maintained at a financial institution; and wherein the processor is further configured to store payment information in the memory,

wherein the stored payment information includes at least one of 1) a date of execution of the payment, 2) information indicating if the debit associated with the payment resulted in that debit not being honored by the financial institution, or ~~and~~ 3) information indicating the payment was executed on behalf of the network user.

28. (Currently Amended) The system of claim 24 ~~27~~, wherein the processor is further configured to:

store payment information in the memory;

change the payer status to the other of the first payer status and the second payer status based on the stored payment information, wherein the stored payment information includes payment information associated with a plurality of payments previously made on behalf of the network user.

29. (Canceled)



30. (Canceled)

31. (Previously Presented) The system of claim 24, wherein the processor is further configured to change to the other of the first payer status and the second payer status based on a later determined credit risk in making the payment on behalf of the network user.

32. (Canceled)

33. (Currently Amended) The system of claim 24, wherein the processor is configured to set the payer status associated with the network user to one of the first payer status and the second payer status based at least in part on the determined credit risk includes setting the payer status associated with the network user to one of the first payer status and the second payer status during a real-time communication session ~~determine which of the first payer status and the second payer status is associated with the network user during a real-time communications session.~~

34. (Currently Amended) The system of claim 24 ~~25~~, wherein the processor is further configured to associate a third payer status ~~to~~ with the network user.

35. (Currently Amended) The system of claim 24, wherein the ~~first plurality~~ particular set of payees is determined by an ~~a~~ first entity other than the network user; ~~and wherein the second plurality of payees is determined by a second entity other than the network user, the second entity being different than the first entity.~~

36. (Currently Amended) The system of claim 35, wherein the ~~first~~ entity is a sponsor of the network user.

37. (Currently Amended) The system of claim 35, wherein the ~~first~~ entity is a payment service provider.

38. (Currently Amended) The system of claim 24, wherein setting the payer status associated with the network user to one of the first payer status and the second payer status is based at least in part upon the identity of a sponsor of the network user ~~the determination of which of the first payer status and the second payer status, is based at least in part upon the identity of a sponsor of the network user.~~

39. (Currently Amended) The system of claim 24, wherein:

the processor is further configured to direct execution of a payment~~s~~ on behalf of a network users, wherein execution of the payment includes a debit to a financial account associated with the network user on whose behalf that payment is executed, wherein the financial account is maintained with a financial institution; and store payment information in the memory, wherein the payment information includes information identifying a payee associated with the payment.

40. (Withdrawn) A system for making a payment on behalf of a network user, comprising:

a communication port configured to transmit and receive information via a network;

a memory configured to store information associated with network users; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, information identifying a network user, and a request to make payment on behalf of the identified network user, and 2) select one of a first mode and a second mode of operation;

wherein if the first mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user to any payee designed in the received request; and

wherein if the second mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

41. (Withdrawn) A system for enrollment in an electronic payment service, comprising:

a communications port configured to transmit and receive information via a network;

a memory configured to stored information associated with providing an electronic payment service; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, a request to enroll a network user in an electronic payment service, the request including information associated with the network user, 2) enroll the network user based upon the received information, 3) assign a first user status to the enrolled network user, 4) subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based on the received information, and 5) if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

42. (Withdrawn) The system of claim 41, wherein:

the network user is enrolled during a real-time communications session;

the first status is assigned during the real-time communications session; and

the credit risk is determined subsequent to the real-time communications session.

43. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to receive, via the network and from the communications port, a request to execute a payment on behalf of the network user during the real-time communications session, and accept for execution the received request during the real-time communications session.

44. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to verify the received information to enroll the network user; and

the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a deposit account associated with the network user.

45. (Withdrawn) The system of claim 42, wherein:

wherein the processor is further configured to 1) direct execution of a plurality of payments on behalf of the enrolled network user, 2) store information associated with each of the executed plurality of payments in the memory, and 3) determine a payment history status based upon the stored information;

wherein if a first payment history status is determined, the processor is further configured to assign the first user status to the enrolled network user; and

wherein if a second payment history status is determined, the processor is further configured to assign the second user status to the enrolled network user.

46. (Withdrawn) The system of claim 45, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user maintained with a financial institution; and

the stored information associated with each of the plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted the debit not being honored by the financial institution, and 2)

information indicating a number of payments executed on behalf of the enrolled network user.

47. (Canceled)

48. (Withdrawn) An article of manufacture for making a payment on behalf of a network user, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to: receive, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

select one of a first and a second mode of operation based upon the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

49. (Withdrawn) An article of manufacture for enrollment in an electronic payment service, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enroll the network user based upon the received information;  
assign a first user status to the enrolled network user;  
subsequent to assigning the first user status to the enrolled network user,  
determine a credit risk associated with making payments on behalf of the enrolled  
network user based upon the received information; and  
if the credit risk is below a predetermined threshold, change the first user status to  
a second user status;  
wherein with the first user status assigned, a payment will be made on behalf of  
the enrolled network user to one of a plurality of payees, the plurality of predetermined  
payees being determined by other than the enrolled network user; and  
wherein with the second user status assigned, a payment will be made on behalf  
of the enrolled network user to any payee designated by the enrolled network user.

50. (Canceled)

51. (Canceled)

52. (Canceled)

53. (Canceled)

54. (Canceled)

55. (Canceled)

56. (New) A system, comprising:  
means for receiving information, via a network, identifying a network user;  
means for determining a credit risk associated with making payments on behalf of  
the network user;

means for setting a payer status associated with the network user to one of a first payer status and a second payer status based at least in part on the determined credit risk;

means for determining that the payer status is set to the first payer status and the first payer status is associated with the network user; and

means for, subsequent to determining that the payer status is set to the first payer status, transmitting a payment screen, wherein the payment screen allows payment of a particular set of payees, and wherein the particular set of payees is associated with the first payee status.

**Amendments to the Drawings:**

The attached sheets of drawings include changes to FIGs. 1-15. FIGs 1-15 have all been amended to replace the informal, handwritten text with formally typed text and make the style of the drawings more uniform. Additionally, some minor changes have also been made to FIGs. 6, 10A, 10B, 10C, 10D, 11, 12 and 15. For instance, FIG. 6 has been amended to include an omitted word. FIGs. 10A, 10B, 10C, 10D, and 12 have been renumbered. FIGs. 10A, 10D, and 12 have also been amended to make a grammar correction in FIGs. 10A and 12, and to delete a superfluous term in FIG. 10D. FIG. 11 has been amended to delete various reference numbers. and FIG. 15 has been amended to include an omitted reference number. The Applicants respectfully assert that no new matter has been added to the drawings by these amendments.

Attachment: Replacement Sheets for FIGs. 1-15; Annotated Sheets Showing Changes for FIGs. 1-15.



## **REMARKS**

Claims 17-23, 40-46, and 48-49 have previously been withdrawn from consideration. Claims 1, 3-5, 10-16, 24, 26-28, and 33-39 have been amended (as well as the specification in several places, as shown in the substitute specification submitted herewith). Claims 6-7, 9, 29-30, and 32 have previously been canceled, Claims 47 and 50-55 are now canceled, and Claim 56 has been added. Claims 1-5, 8, 10-16, 24-28, 31, 33-39, and 56 are pending in this application.

In light of the above listed amendments and the remarks below, the Applicants respectfully assert that no new matter has been added, and the application is now in condition for allowance. The Applicants respectfully solicit an indication of such an allowance.

### **Response to the Objections to the Drawings**

The objections to the drawings and specification were discussed in a telephonic interview on August 30, 2007 between the Examiner and the Applicants' representative William Cook. The amendments to the specifications and drawings submitted herewith were also discussed and preliminarily indicted to be sufficient corrections. Accordingly, in response to the objections to the drawings on pages 2-4 and the specification on pages 4 and 5 of the June 19, 2007 Office Action, the Applicants have filed a substitute specification contemporaneously herewith as well as replacement drawings for FIGs. 1-15.

With regard to the objections to the drawings associated with "P.F.I. Network 140" and the "Internet 100", rather than amend the FIG. 1, the Applicants have amended the specification to consistently refer to "P.F.I. Network 140" and "Internet 100" throughout the description of FIG. 1 in the specification.

Similarly, the objections to the omission of reference numbers 110C-110N, 150C-150N, and 120C-120N in FIG. 1 have also been addressed in the substitute specification rather than alter FIG. 1. The specification has been amended to refer to “110A, 110B, . . . 110N”, where “N” is intended to be an arbitrary designation. Similar amendments have been made in reference to “120A, 120B, . . . 120N”, and “150A, 150B, . . . 150N”. These amendments to the specification clearly refer to every reference numeral in Figure 1 while also maintaining the intended teachings of the specification.

In addition, the Office Action maintains a rejection of FIG. 2 as not including reference number 1000. The Applicants respectfully contend that reference number 1000 is, in fact, currently shown in FIG. 2, indicating the “computer.” This was discussed and appreciated during the Interview of August 29, 2007 with Examiner.

FIG. 5 has also been objected to for omitting references to numbers 1000 and 1170, as they are discussed with reference to FIG. 5. (The specification discussion of FIG. 5 actually refers to 1000' and not 1000.) The Applicants have amended the specification to make clear that the references to reference numbers 1000' and 1170 in the specification are referring to items in particular figures (i.e., “the server 1000' of FIG. 4” and “referred to in FIGS. 9, 11, and 13 as memory 1170”).

The Applicants also respectfully contend that the objection to modify FIG. 12 to include reference number 1002-1004, 1006-1009, 1011-1014, 1016, 1018, 1019, and 1021-1024 has also been rendered moot due to FIG. 12 (along with FIGs. 10A-10D) being renumbered in the replacement drawings and substitute specification submitted herewith. Additionally, the reference number 1500 has been added to FIG. 15, as suggested by the Examiner, to be consistent with the specification.

Referring to FIG. 9, the Applicants respectfully contend that reference number 920 is referred to in the specification at paragraph [0090] and the specification has been amended to clarify its reference (i.e., “via communication 920, shown in FIG.9”). It is also noted that FIG. 11 is a copy of FIG. 9 that includes two additional elements 1105 and 1106. However, as no reference is made to the reference numbers 901, 920, 925, 930, 940, 950 and 960 in the discussion of FIG. 11 in the specification, the Applicants has removed reference numbers 901, 920, 925, 930, 940, 950 and 960 from FIG. 11 as suggested by the Examiner.

#### **Response to the Objections to the Specification**

The Office Action suggests, both in the objections to the drawings and the objections to the specification, that “110A-110N” (as well as “120A-120N” and “150A-150N”) should be changed. The Applicants have amended the specification to state “110A, 110B . . . 110N”. Such change now includes reference to 110B and maintains the intended meaning that the embodiment shown in FIG. 1 includes multiple users, the actual number of which may vary. Similar amendments have been made in the specification for “120A-120N” (changed to “120A, 120B . . . 120N”) and “150A-150N” (changed to “150A, 150B . . . 150N”)

Finally, the Applicants have amended Page 18, line 27 (paragraph 0072) reciting “Figures 4 and 5 depict . . .” to include the phrase “referring to FIG. 1” to better clarify the reference to reference numbers contained in FIG. 1.

#### **Response to Objection to Claims 1, 4, 16, 27 and 39**

Claims 1, 4, 16, 27 and 39 have been amended to overcome the objections cited by the Examiner on page 5 of the Office Action. The claim limitations of Claim 1 containing the

language “if the first payer” and “if the second payer” have been amended to comply with proper method claim formatting as suggested by the Examiner. Claims 4, 16, 27, and 39 have also each been amended to change the term “payments” to the singular form “payment”, this change was made in a previous submission in response to the last Office Action, however it likely was overlooked as the strike through was difficult to see. This correction renders the objection to the article “a” in Claims 4, 16, 27, and 39 moot, as the use of the article is appropriate in the amended claims.

**Response to Rejection Under 35 U.S.C. §112 of Claim 1**


Claim 1 is rejected under 35 U.S.C. §112 as being indefinite due to the use of the word “enabling” in the limitation of “network user, transmitting a payment screen enabling the identified network user to pay.” As a result of the amendments, the Applicant’s respectfully assert that the current claim limitations is no longer indefinite.

In addition to the amendments of Claims 1, 4, 16, 26-27, and 39, Claims 3, 5, 10-15, 24, 28, and 33-39 have also been amended, and Claim 56 has been added. These additional amendments and newly added claim provide further description and clarification of the invention(s) that are the subject of the present application. The Applicants respectfully assert that no new matter has been added, and the application is now in condition for allowance.

**Conclusion**

Reconsideration of the application is requested in light of the amended claims, specification and the remarks. The Applicants believe they have responded to each matter raised by the Examiner. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

  
William T. Cook  
Reg. No. 58,072

**Date: September 19, 2007**  
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Docket No.: 23952-0147